

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 23-17261-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Haydee Velazquez
aka Haydee Velazquez Arce
945 Chestnut Ave
Woodbury, NJ 08097-1609

Social Security No.:
xxx-xx-9440

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 4, 2024.

On 4/1/2025 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: May 7, 2025
Time: 10:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: April 2, 2025
JAN: lgr

Jeanne Naughton
Clerk

In re:
Haydee Velazquez
Debtor

Case No. 23-17261-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Apr 02, 2025

User: admin
Form ID: 185

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2025:

Recip ID	Recipient Name and Address
db	Haydee Velazquez, 945 Chestnut Ave, Woodbury, NJ 08097-1609
520004088	+ Borough of Woodbury Heights, 500 Elm Ave, Woodbury Hts, NJ 08097-1489
520004091	+ Citi Bank, Citi Cards, PO Box 183054, Columbus, OH 43218-3054
520004094	Commonwealth of PA, Dept. of Revenue, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17128-0946
520004095	+ County of Gloucester, PO Box 337, Woodbury, NJ 08096-7337
520065332	+++ Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
520004104	+ Green Star Exteriors, 1914 Parker Ave, Holmes, PA 19043-1414
520004117	+ South Jersey Gas, 3800 Atlantic Ave, Atlantic City, NJ 08401-6080
520004118	South Jersey Transportation Authority, PO Box 351, Hammonton, NJ 08037-0351
520004123	U.S. Attorney, District of N.J., 970 Broad St Fl 7, Newark, NJ 07102-2527

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Apr 02 2025 21:32:37	Matthew K Fissel, BROCK & SCOTT, PLLC, 3825 Forrestgate Drive, Winston Salem, NC 27103-2930
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 02 2025 21:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 02 2025 21:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 02 2025 21:43:52	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City., OK 73118-7901
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 02 2025 21:33:00	FREEDOM MORTGAGE CORPORATION, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 02 2025 21:33:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Email/Text: bankruptcy@bbandt.com	Apr 02 2025 21:33:00	Truist Bank, PO Box 85092, Richmond, VA 23285-5092
520004085	+ Email/Text: bankruptcy@acimacredit.com	Apr 02 2025 21:34:00	Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384
520007204	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 02 2025 21:44:10	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520046527	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 02 2025 21:43:49	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK

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			73118-7901
520004086	+ Email/Text: ally@ebn.phinsolutions.com	Apr 02 2025 21:32:00	Ally Financial, Inc, 500 Woodard Ave, Detroit, MI 48226-3416
520004087	+ Email/PDF: bncnotices@becket-lee.com	Apr 02 2025 21:43:52	American First Finance, Attn: Bankruptcy, PO Box 565848, Dallas, TX 75356-5848
520004090	Email/Text: BKPT@cfna.com	Apr 02 2025 21:32:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
520004092	Email/Text: megan.harper@phila.gov	Apr 02 2025 21:34:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
520009236	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 02 2025 21:44:09	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520004089	+ Email/Text: legal@castlecredit.com	Apr 02 2025 21:34:00	Castel Credit Co Holdings, LLC, Attn: Bankruptcy 200 S Michigan Ave #450, Chicago, IL 60604-2400
520031875	+ Email/Text: legal@castlecredit.com	Apr 02 2025 21:34:00	Castle Credit Co Holdings, LLC, 200 South Michigan Avenue, Suite 450, Chicago, Illinois 60604-2400
520004093	Email/Text: bankruptcy@philapark.org	Apr 02 2025 21:34:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
520004096	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 02 2025 21:34:00	Credit Coll, Attn: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
520004097	+ Email/PDF: creditonebknofications@resurgent.com	Apr 02 2025 21:43:49	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
520004125	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Apr 02 2025 21:33:00	Enterbank USA, 650 S Main Street, Suite 1000, Salt Lake City, UT 84101-2844
520004098	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 02 2025 21:34:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
520004099	+ Email/Text: bankruptcy@firstelectronic.com	Apr 02 2025 21:34:00	First Electronic Bank, Attn: Bankruptcy, PO Box 521271, Salt Lake City, UT 84152-1271
520004100	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	Apr 02 2025 21:33:00	First Investors Financial Dept, Attn: Bankruptcy Attn: Bankruptcy, 3065 Akers Mill Rd SE , Ste 700, Atlanta, GA 30339-3124
520004101	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 02 2025 21:33:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
520004103	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 02 2025 21:33:00	GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
520004102	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 02 2025 21:34:00	Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
520004106	+ Email/Text: bankruptcy@greenskycredit.com	Apr 02 2025 21:33:00	GreenSky Financial, Attn: Bankruptcy Attn: Bankruptcy, 1797 NE Expressway NE , Ste 100, Atlanta, GA 30329-2451
520004105	+ Email/Text: bankruptcy@greenskycredit.com	Apr 02 2025 21:33:00	Greensky, 5565 Gleridge Connector , Ste 700, Atlanta, GA 30342-4796
520050073	Email/Text: bankruptcy@greenskycredit.com	Apr 02 2025 21:33:00	Greensky,LLC, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479
520004107	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 02 2025 21:33:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
520004108	^ MEBN	Apr 02 2025 21:36:32	Jefferson Health, 833 Chestnut Street Suite 115, Philadelphia, PA 19107-4401
520047109	Email/PDF: resurgentbknofications@resurgent.com		

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		Apr 02 2025 21:43:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520004109	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 02 2025 21:33:00	Mrc/united Wholesale M, Attn: Bankruptcy P. O. Box 619098, Dallas, TX 75261-9098
520004110	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Apr 02 2025 21:33:00	New Jersey Turnpike Authority, P.O. Box 5042, Woodbridge, NJ 07095
520004111	Email/PDF: cbp@omf.com	Apr 02 2025 21:44:01	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
520004113	Email/Text: banko@preferredcredit.com	Apr 02 2025 21:32:00	Preferred Credit Inc, 628 Roosevelt, St Cloud, MN 56301
520004114	^ MEBN	Apr 02 2025 21:35:18	PSE&G, 80 Park Plz, Newark, NJ 07102-4194
520004112	Email/Text: bankruptcy@philapark.org	Apr 02 2025 21:34:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
520060858	Email/Text: bnc-quantum@quantum3group.com	Apr 02 2025 21:33:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
520004115	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 02 2025 21:44:22	Regional Acceptance Corporation, Attn: Bankruptcy 1424 East Fire Tower Ro, Greenville, NC 27858-4105
520042916	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Apr 02 2025 21:33:00	Regions Bank DBA EnerBank USA, 650 S Main Street, Suite 1000, Salt Lake City, UT 84101-2844
520004119	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 02 2025 21:33:00	State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
520004116	Email/Text: bankruptcy@bbandt.com	Apr 02 2025 21:33:00	Sheffield Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, NC 28202-1078
520004120	^ MEBN	Apr 02 2025 21:31:28	State of New Jersey, Office of the Attorney General, PO Box 080, Trenton, NJ 08625-0080
520004121	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 02 2025 21:55:28	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520004122	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 02 2025 21:44:25	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5060
520036916	+ Email/Text: bankruptcy@bbandt.com	Apr 02 2025 21:33:00	Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
520004124	^ MEBN	Apr 02 2025 21:33:52	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Brian E Caine	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Brian E Caine	on behalf of Creditor Freedom Mortgage Corporation bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Edward Jacob Gruber	on behalf of Debtor Haydee Velazquez help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Truist Bank wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8